

Remarks

This is in response to the Office Action mailed on October 2, 2007. Claims 1, 3-10, 12-18, and 20-25 are pending in the application and were rejected. Claims 1, 9, and 18 are currently amended. For at least the reasons below, Applicant submits that the claims as amended are allowable and requests issuance of the present application.

General Claim Objections

Claims 1, 3-10, 12-18 and 20-25 were rejected to as containing non-functional language which did not further limit the claims. In response to the Examiner's objection, independent claims 1, 9, and 18 have been amended to remove all language referring to a "wherein" clause.

Claims Rejections – 35 U.S.C. § 103

Claims 1, 3-10, 12-18, and 20-25 were rejected under 35 U.S.C. 103(a) as being obvious over Jones (U.S. Patent No. 6,021,397) in view of Wren (U.S. Patent No. 6,055,514) and further in view of Killeen (U.S. Patent No. 6,324,523). The Applicant respectfully submits that the references fail to teach or suggest all of the limitations of the amended claims as required by MPEP § 2143.

Claims 1, 9, and 18 are amended to clarify the role of a financial advisor in providing live coaching. As recited in these amended claims, a financial advisor is able to perform live coaching during the computer coaching dialogue, being able to assist the user as necessary if the user has questions or is in need of specific guidance. Such a feature is distinguishable from existing methods of financial advising, either where a financial advisor is responsible for operating and conveying computer analysis to the user, or where a user interacts solely with a computer coach to obtain financial advice. In the presently claimed invention, there is a strategic combination of automated and live coaching that can provide more accurate and timely advice to the user, while more efficiently using the advice-dispensing resources.

Additionally, the amended claims now recite that the counseling system provides the user with more detailed financial solutions. The financial advisor is provided with analysis of the already entered user's financial information and needs, which facilitates more productive financial counseling by the advisor. By analyzing the user's inputs ahead of time, and computing a list of potential issues and problem areas, the live advisor can provide more

focused advice and answers without requiring the user to repeat information. As disclosed by the Page 5 of the Specification (Summary of the Invention):

"Automated computer coaching [focuses] the investors attention to areas in need of possible attention. This leverages the live advisor's time, who can then spend his time with the investor to immediately focus on the problem and make necessary recommendations more cost effective[] . . . By focusing the user's attention to specific problems areas, the user may take full advantage of his time with a live advisor by directly attacking the problem and spend unnecessary time identifying his problem and modeling his financial goals."

These features of the amended claims are not taught or suggested in the cited references. Specifically, *Jones* fails to teach or suggest that a financial advisor or any other human interaction is involved in the provision of financial counseling. As is shown by Figure 1 and throughout its specification, *Jones* refers to the provision of financial advice as an "Advice Server" computer system. It is clear that features of the amended claims detailing the provision of both automated advice and live advice are not provided for by *Jones*.

Additionally, the *Wren* reference fails to show either feature of creating a financial dialogue with a computer-generated coach or a financial advisor as recited in the amended claims. The numerous sections of *Wren* cited by the Examiner may suggest some combination of automated and live help to produce a sales transaction, but *Wren* is silent on the provision of any financial counseling, advice, or coaching as is claimed by the present invention. *Wren* also fails to teach or suggest any connection between user interactions and the development or utilization of a financial model.

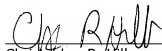
Based upon the reasons above, Applicant asserts that amended claims 1, 9, and 18 are allowable. The combination of *Jones*, *Kileen*, and *Wren* fails to teach or suggest each of the limitations of the amended claims, and the Applicant respectfully asserts that a *prima facie* case of obviousness has not been established. Further, because claims 3-8, 10, 12-17, and 20-25 depend either directly or indirectly from allowable independent claims 1, 9, and 18, the Applicant submits that a *prima facie* case of obviousness has not been established for these claims. Applicant requests that the rejection of claims 1-9 under 35 USC § 103(a) be withdrawn.

Conclusion

Applicants submit that all pending claims are allowable over the art of record and respectfully request that a Notice of Allowance be issued in this case. In the event a

telephone conversation would expedite the prosecution of this application, the Examiner may reach Christopher R. Hilberg at (612) 607-7237. If any fees are due in connection with the filing of this paper, then the Commissioner is authorized to charge such fees including fees for any extension of time, to Deposit Account No. 50-1901 (Docket 60021-375502).

Respectfully submitted,



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